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LENDERMARKET LIMITED'S VALENTINE'S DAY REFERRAL BONUS CAMPAIGN TERMS AND CONDITIONS

1. INTRODUCTION

Lendermarket offers the opportunity to get an extra 1% bonus on top of our standard 1% referral a friend rewards by inviting your friend to deposit and invest at Lendermarket. Plus, earn an additional €50 bonus if your friend invests €1000 using auto invest. By participating in this campaign, Users agree to these terms as outlined herein, and are consistent with any other terms Lendermarket applies. The terms used herein shall have the same meaning as described in the Rules of the Platform unless the context otherwise requires or is indicated differently in the present Terms.

2. PERIODS OF THE CAMPAIGN

- 2.1. ("**Campaign Period**") from the 14th of February, 2025 at 00:01, GMT - the 29th of May, 2025 at 23:59 GMT+1 (both inclusive).
- 2.2. ("**Depositing Period**") 90 days from the date when the Referred Party has successfully validated their identity. (both inclusive).
- 2.3. ("**Investing Period**") 90 days from the date when the Referred Party has successfully validated their identity. (both inclusive).
- 2.4. ("**No Withdrawal Period**") The Users will not withdraw any funds from their investor account for 90 days from the date when the Referred Party has successfully validated their identity. (both inclusive).
- 2.5. ("**Opt-in**") from the 14th of February, 2025 at 00:01, GMT - the 21st of February, 2025 at 23:59 GMT (both inclusive).
- 2.6. ("**Bonus Pay Day**") is by the 29th of May 2025. 00:01, GMT+1.

3. ELIGIBILITY CRITERIA

- 3.1. The Referred and Users that opted-in and referred are entitled to the campaign 1% additional Bonus if all the following conditions are satisfied:
 - 3.1.1. The Referred Party has made new investments during the investing period from newly deposited funds deposited during the depositing period ("**Participations**") in any of the Listed Loan(s) on the Lendermarket platform.
 - 3.1.2. The Users have not withdrawn any funds from their investor account during the No Withdrawals Period.
- 3.2. The Referrer is entitled to the additional €50 bonus if all the following conditions are satisfied:
 - 3.2.1. The minimum euro amount of Participations acquired by the Referred Party during the depositing period shall be €1000 (one thousand) in total using auto invest.
 - 3.2.2. The Users have not withdrawn any funds from their investor account during the No Withdrawals Period.
- 3.3. By opting-in and entering this Campaign, the User agrees to accept and to be legally bound by these Terms and Conditions.

4. CALCULATION OF CAMPAIGN BONUS

- 4.1. The campaign bonus is calculated automatically on 1% of the average daily invested funds invested by your friend within 90 days after the date of validation for each User who

meets the eligibility criteria as defined in Section 3.1.

- 4.2. Taking into account Section 3.1., the Campaign bonus is calculated based on the newly deposited and fully invested amount.
- 4.3. The User will receive the campaign bonus if conditions set in these Terms have been fulfilled.
 - 4.3.1. *If the User withdraws any funds from their investor account, deposited before or during the No Withdrawals Period, the bonus will not be granted as it will not comply with clause 3.1.2*
- 4.4. The campaign bonus is paid by the Lendermarket and Creditstar based on the calculation provided by Lendermarket which acts as an intermediary and remunerates the User on behalf of the Loan Originator by depositing electronic funds equivalent to the campaign into the Lender Account of the User.
- 4.5. The campaign bonus is paid to Users by the 29th of May 2025.
- 4.6. These terms do not alter or anyway limit the use or terms of referral campaigns and affiliate bonus programs.

5. TAXATION

- 5.1. The eligible User shall be fully responsible for the calculation and payment of all taxes arising from the campaign bonus obtained as a result of their participation in the campaign campaign. All Bonuses will be paid without any deduction or withholding for or on account of any Tax unless required by law.

6. TERMINATION AND UPDATES TO TERMS AND CONDITIONS

- 6.1. Lendermarket reserves the right to suspend or terminate Lender Accounts or deny any campaign bonus if we notice any activity that we believe is abusive, fraudulent, or does not comply with any of these Terms or any other agreements that apply to Users.
- 6.2. Lendermarket may suspend or terminate the campaign or a User's ability to participate in it at any time for any reason.
- 6.3. Lendermarket may, in our sole and absolute discretion, amend these Terms or terminate the campaign unilaterally.
- 6.4. If Lendermarket, at its sole discretion, believes that the eligible User has created an account for the primary purpose of collecting the campaign bonus, and not using the services of Lendermarket, the User will be disqualified from this campaign and will not be eligible for its rewards.
- 6.5. Lendermarket may review the payment information of the eligible User if it will suspect a breach of these terms.

7. MISCELLANEOUS

- 7.1. Any dispute or claim arising out of these terms, or its subject matter or formation (including non-contractual disputes or claims) shall be governed by these terms and by the Rules of the Platform that have been published on the Platform at the moment when participating in this campaign.

If you have any questions about how to enter or in connection with the campaign, please send an email to support@lendermarket.com.